

# San Diego

# Seniors

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## Stop theft of your Social Security numbers

By Congressman Bob Filner

**M**any of my constituents have alerted me to a serious attack on our personal privacy, and an insidious practice that has become known as identity theft. Amazingly enough, this theft is facilitated by a public agency, the Department of Health and Human Services, which aids and abets this theft not through the Internet or any high-technology means but through the U.S. Postal Service. By including our Social Security numbers on Medicare related mailings, the Department of Health and Human Services are placing thousands of Medicare beneficiaries at risk of becoming victims of identity theft.

To stop this problem, this year I plan to introduce a bill that will prohibit the Department of Health and Human Services from including our Social Security numbers on Medicare related mailings the department mails us every year.

Identity theft is one of the fastest growing crimes of this decade. It creates a nightmare for those who become victims. Identity thieves make off with billions of dollars each year and each day more than 1,000 people are being defrauded. In fact, the Federal Trade Commission recently listed identity theft as the top consumer complaint.

With just your name and your Social Security number, a thief can open credit lines worth \$10,000, rent apartments, sign up for utilities, and even earn income. Your credit rating is ruined, you risk being rejected for everything from a college loan to a mortgage, and it is up to you to fix it all. Law enforcement will generally not pursue those identity theft cases.

Having your Social Security card number on a Medicare related mailing puts people at a higher risk for identity theft. Mail that is lost or stolen with personally identifiable information on them like a person's Social Security number can be used by criminals to steal someone's identity and commit fraud.

In light of this, making it even easier for identity theft by allowing public view of Social Security numbers on Medicare related mailings seems criminal. Yet that is precisely what the Department of Health and Human Services does.



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The agency has said that the health insurance claim number on Medicare related mailings is a variation of the recipient's Social Security number, not the actual number. The agency has noted that the number may be based on the Social Security number of a spouse or parent; however, more often than not, the number the agency uses is the person's Social Security number preceded or followed by a single letter of the alphabet. The agency has said that it has no immediate plans of stopping this practice. What more can the Department of Health and Human Services do to aid the theft of your identity? Hand deliver the thieves and unscrupulous people your mother's maiden name?

Not too long ago we were experiencing the same problem with the mailing labels sent to us from the IRS. I was told that there was no way the IRS would change this practice. I found it incomprehensible that neither the agency nor its contractor would change a computer program for booklets that would be mailed out to millions of Americans all over our nation. After I introduced a bill to require the IRS to stop putting our Social Security numbers on its mailings, the department finally found a way to stop this bad practice.

Many commercial insurance companies have already taken steps to remove Social Security numbers from their mailings. Some states prohibit companies from displaying Social Security numbers internally or assign consumers unique numbers that would appear on Medicare cards. It's time the federal government does its part to stop identity theft and help protect an individual's personal privacy.

There is no excuse for leaving Medicare beneficiaries vulnerable to identity theft with a thinly disguised Social Security number on a Medicare related mailing.

My bill will force the Department of Health and Human Services to make this change to protect one of the most precious keys to our personal information, our Social Security number. To do any less would expose millions of us to devastating personal and financial losses and the most important loss of all, our good name.

*Congressman Bob Filner represents California's 51st Congressional District in the U.S. House of Representatives.*